



Martha G. Bronitsky  
Chapter 13 Standing Trustee  
24301 Southland Dr #200  
Hayward, CA 94545-1541  
(510) 266- 5580  
13trustee@oak13.com

Trustee for Debtor(s)

**The following constitutes  
the order of the court. Signed February 22, 2011**

  
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**Roger L. Efremsky**  
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In Re

Saiyad Nur Hussain  
Farzana Hussain

Chapter 13 Case Number:  
10-72698-RLE13

Debtors(s)

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CONFIRMATION ORDER AFTER MEETING OF CREDITORS

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1. The Meeting of Creditors having been concluded on February 03, 2011
2. Upon consideration of the papers filed in this case, any testimony given at the Confirmation Hearing (s), any argument of counsel,
3. The Court makes the following findings:
  - a. The Plan complies with the provisions of Chapter 13 Title 11, United States Code;
  - b. The Debtor has paid the filing fee in full in this case;
  - c. The Plan has been proposed in good faith and not by any means forbidden by law;
  - d. The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the Debtor were liquidated under Chapter 7 of this Title on such date;
  - e. With respect to each allowed secured claim provided for by the Plan;
    - i. The Holder of such claim has accepted the Plan; or
    - ii. (A) The Plan provides that the holder of such claim retain the lien securing such claim; and  
(B) The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of such claim is not less than the allowed amount of such claim; or
    - iii. The Debtor surrenders the property securing such claim to such holder; and
  - f. The Debtor will be able to make all payments under the Plan and to comply with the Plan .
4. GOOD CAUSE APPEARING
  - a. IT IS ORDERED that the Debtor(s) Plan (or Amended Plan) filed on November 30, 2010 is confirmed.
  - b. IT IS FURTHER ORDERED that the future income of the Debtor(s) is submitted to the supervision and control of the Trustee, as is necessary for the execution of the Plan (or Amended Plan).
  - c. IT IS FURTHER ORDERED that any creditor whose claim is entirely disallowed by final non appealable order, and any creditor listed in the Debtors' original Schedules that has not filed a proof of claim by the claims bar date need not be served with notice of any subsequent action in this case by the Debtors or the Trustee unless such creditor files a request for special notice with the Court and serves such request on the Trustee and Debtors' attorney. Notwithstanding the above, if the proposed action would adversely impact a creditor, that creditor must be served notice.

ADDITIONAL PROVISIONS: Pro Tanto Amount \$23,040.00

END OF ORDER

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COURT SERVICE LIST

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Saiyad Nur Hussain  
Farzana Hussain  
348 Blossom Way  
Hayward,CA 94541

(Debtor(s))

Sarah Lampi Little Atty  
1276 A Street  
Hayward,CA 94541-2926

(Counsel for Debtor)

# CERTIFICATE OF NOTICE

District/off: 0971-4  
Case: 10-72698

User: thawkins  
Form ID: pdfao

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 22, 2011

The following entities were noticed by first class mail on Feb 24, 2011.  
db/jdb +Saiyad Nur Hussain, Farzana Hussain, 348 Blossom Way, Hayward, CA 94541-1922

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2011

Signature:

